

In re:  
Ramon Cosme  
Debtor

Case No. 23-13814-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 20, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Ramon Cosme, 1920 E. Wensley Street, Philadelphia, PA 19134-2516

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 21 2024 05:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 21 2024 05:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 21 2024 05:13:05	Ally Capital, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Feb 20, 2024

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on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

BRAD J. SADEK

on behalf of Debtor Ramon Cosme brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

LYNN E. FELDMAN

trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	
	:	<b>Case No.: 23-13814</b>
<b>Ramon Cosme</b>	:	<b>Chapter 7</b>
	:	<b>Judge Patricia M. Mayer</b>
<b>Debtor(s)</b>	:	<b>*****</b>
	:	
<b>JPMorgan Chase Bank, N.A.</b>	:	<b>Date and Time of Hearing</b>
<b>Movant,</b>	:	<b>Place of Hearing</b>
<b>vs</b>	:	<b>February 28, 2024 at 09:30 a.m.</b>
	:	
<b>Ramon Cosme</b>	:	<b>U.S. Bankruptcy Court,</b>
<b>Lynn E. Feldman</b>	:	<b>900 Market Street, Courtroom #1,</b>
<b>Respondents.</b>	:	<b>Philadelphia, PA, 19107</b>
	:	

**ORDER GRANTING MOTION FOR RELIEF FROM STAY REGARDING 2020 KIA  
TELLURIDE S, VIN 5XYP6DHC0LG057476**

This matter came before the Court on the Motion for Relief from Stay (the "Motion") filed by JPMorgan Chase Bank, N.A. ("Creditor").

Creditor has alleged that good cause for granting the Motion exists, and that Debtor, counsel for the Debtor, the Chapter 7 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 of the Bankruptcy Code is terminated with respect to the Creditor, its successors, and assigns and that the fourteen (14) day stay of the order imposed by Bankruptcy Rule 4001(a)(3) is waived.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Contract, to sell the Collateral in accordance with state law, to apply the net proceeds to the Contract, and to otherwise exercise its contractual and state law rights as to the Collateral.

Date: **February 20, 2024**



Judge Patricia M. Mayer  
United States Bankruptcy Judge